



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name FIRST MERCHANTS CORPORATION

City/State MUNCIE, IN

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 14,629,066

Peer Group Number: 1 Number in Peer Group: 133

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST MERCHANTS CORPORATION
200 EAST JACKSON STREET

MUNCIE, IN 47305

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BHC Name

City/State

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	14,244,739	12,573,238	13,464,356	11,084,218	9,687,359
Net income (\$000)	49,469	34,263	148,600	164,460	159,139
Number of BHCs in peer group	133	123	128	125	154

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.95	2.67	71	3.11	2.94	57	2.96	2.77	59	3.34	3.01	62	3.61	3.33	68
+ Non-interest income	0.63	1.13	27	0.80	1.12	36	0.73	1.21	31	0.73	1.32	25	0.74	0.90	43
- Overhead expense	1.86	2.28	24	2.11	2.68	20	1.96	2.57	21	2.21	2.69	24	2.27	2.58	36
- Provision for credit losses	0	-0.12	65	0.63	0.88	36	0.44	0.51	40	0.03	0.15	17	0.07	0.12	41
+ Securities gains (losses)	0.05	0.01	91	0.15	0.03	89	0.09	0.02	93	0.04	0.01	90	0.04	0	94
+ Other tax equivalent adjustments	0	0	84	0	0	45	0	0	86	0	0	42	0	0	16
= Pretax net operating income (tax equivalent)	1.77	1.78	49	1.32	0.64	84	1.39	1.04	75	1.87	1.56	76	2.05	1.55	87
Net operating income	1.39	1.36	53	1.09	0.48	85	1.10	0.81	76	1.48	1.19	82	1.64	1.22	87
Net income	1.39	1.35	54	1.09	0.48	85	1.10	0.82	75	1.48	1.19	82	1.64	1.22	87
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.43	3.18	63	4.25	4.09	61	3.73	3.55	58	4.66	4.41	68	4.68	4.38	78
Interest expense	0.28	0.29	60	0.89	0.85	58	0.53	0.52	60	1.06	1.08	53	0.77	0.81	49
Net interest income (tax equivalent)	3.15	2.88	64	3.36	3.24	54	3.20	3.01	58	3.60	3.33	60	3.91	3.58	68
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.16	0.16	60	0.03	0.27	14	0.09	0.27	31	0.04	0.21	19	0.02	0.09	34
Earnings coverage of net loan and lease losses (X)	16.13	25.70	55	98.81	17.23	91	27.52	22.91	69	64.08	24.40	88	114.45	29.27	88
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.16	1.49	84	1.16	1.32	40	1.41	1.58	42	0.95	0.83	63	1.11	0.94	74
Allowance for loan and lease losses / Total loans and leases	2.16	1.47	85	1.15	1.30	41	1.41	1.55	43	0.95	0.81	65	1.11	0.93	75
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.70	49	0.27	0.63	13	0.67	0.71	50	0.28	0.57	18	0.39	0.57	39
30-89 days past due loans and leases / Total loans and leases	0.62	0.33	83	1.25	0.52	93	0.29	0.39	44	0.19	0.43	23	0.14	0.32	25
Liquidity and Funding															
Net noncore funding dependence	4.80	-0.51	70	12.53	14.37	46	5.63	3.20	65	12.06	14.45	43	10.81	13.54	36
Net short-term noncore funding dependence	2.05	-6.88	82	4.57	4.94	45	-0.11	-4.76	67	4.65	3.38	46	5.56	8.57	34
Net loans and leases / Total assets	62.35	60.99	50	67.06	64.23	46	64.81	61.58	51	67.33	63.77	47	72.29	73.30	43
Capitalization															
Tier 1 leverage ratio	9.41	9.15	59	10.10	9.43	71	9.57	9.13	71	10.54	9.76	74	10.91	10.37	67
Holding company equity capital / Total assets	12.34	10.72	74	14.01	11.64	79	13.33	11.16	82	14.34	12.43	75	14.24	11.21	87
Total equity capital (including minority interest) / Total assets	12.34	10.85	73	14.01	11.80	79	13.33	11.29	81	14.34	12.57	75	14.24	11.30	87
Common equity tier 1 capital / Total risk-weighted assets	11.99	12.57	45	11.58	11.64	53	12.02	12.38	50	12.13	12.17	54	11.98	12.37	57
Net loans and leases / Equity capital (X)	5.05	5.73	36	4.79	5.59	33	4.86	5.58	37	4.70	5.21	38	5.08	6.70	17
Cash dividends / Net income	28.56	23.13	56	41.63	81.34	28	38.05	42.30	44	31.18	33.12	48	26.18	24.05	49
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			35.12	
Growth Rates															
Assets	15.25	16.49	54	24.27	11.31	82	12.92	16.68	44	25.97	9.26	86	5.55	9.35	40
Equity capital	1.57	9.13	14	22.13	5.70	88	4.99	6.99	44	26.85	10.49	85	8.04	12.50	44
Net loans and leases	7.16	7.22	55	17.87	9.91	78	8.68	9.07	58	17.34	9.10	82	6.96	10.51	46
Noncore funding	-31.93	-25.09	46	64.51	16.35	89	-24.78	-12.18	36	45.01	6.59	88	-19.52	6.76	19
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	0.03	45
Long-term debt / Equity capital	3.88	11.33	32	3.94	12.46	37	3.73	13.56	27	3.92	13.04	36	4.97	3.76	67
Equity investment in subsidiaries / Equity capital	101.98	102.85	49	104.41	103.91	54	103.05	102.81	52	100.39	103.22	38	103.77	104.10	51
Cash from ops + noncash items + op expense / Op expense + dividends	223.55	98.58	87	27.65	176.81	10	112.05	147.24	38	188.48	190.27	55	196	123.74	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	90,444	101,952	379,711	400,255	357,267	-11.29	74.62
Income from lease financing receivables.....	0	15	36	85	96	-100.00	-100.00
Fully taxable income on loans and leases.....	85,105	96,652	358,264	382,772	342,501	-11.95	68.56
Tax-exempt income on loans and leases.....	5,339	5,315	21,483	17,568	14,862	0.45	306.01
Estimated tax benefit on income on loans and leases.....	1,419	1,413	5,711	4,670	3,951	0.45	100.42
Income on loans and leases (tax equivalent).....	91,863	103,380	385,458	405,010	361,314	-11.14	74.94
Investment interest income (tax equivalent).....	22,372	19,447	78,036	67,885	53,887	15.04	99.11
Interest on balances due from depository institutions.....	114	573	933	3,973	1,865	-80.10	7.55
Interest income on other earning assets.....	178	301	1,047	1,622	1,610	-40.86	-65.03
Total interest income (tax equivalent).....	114,527	123,701	465,474	478,490	418,676	-7.42	77.94
Interest on time deposits of \$250K or more.....	180	1,162	3,666	4,964	3,839	-84.51	
Interest on time deposits < \$250K.....	1,000	6,700	16,384	29,124	18,176	-85.07	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	5,020	13,886	31,690	57,497	29,527	-63.85	329.06
Interest on other borrowings and trading liabilities.....	2,069	3,063	10,166	12,685	13,070	-32.45	30.13
Interest on subordinated debt and mandatory convertible securities.....	1,119	1,119	4,475	4,475	4,475	0.00	0.00
Total interest expense.....	9,388	25,930	66,381	108,745	69,087	-63.79	38.63
Net interest income (tax equivalent).....	105,139	97,771	399,093	369,745	349,589	7.54	82.56
Non-interest income.....	22,299	25,302	98,283	80,725	72,123	-11.87	50.63
Adjusted operating income (tax equivalent).....	127,438	123,073	497,376	450,470	421,712	3.55	76.03
Overhead expense.....	66,105	66,286	263,657	245,215	219,884	-0.27	42.35
Provision for credit losses.....	0	19,752	58,673	2,800	7,227		-100.00
Securities gains (losses).....	1,799	4,612	11,895	4,415	4,269	-60.99	80.44
Other tax equivalent adjustments.....	1	0	1	0	-1		
Pretax net operating income (tax equivalent).....	63,133	41,647	186,942	206,870	198,869	51.59	139.11
Applicable income taxes.....	8,952	3,490	21,375	29,325	28,999	156.50	60.60
Tax equivalent adjustments.....	4,712	3,894	16,967	13,085	10,731	21.01	50.26
Applicable income taxes (tax equivalent).....	13,664	7,384	38,342	42,410	39,730	85.05	56.88
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	49,469	34,263	148,600	164,460	159,139	44.38	179.60
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	49,469	34,263	148,600	164,460	159,139	44.38	179.60
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	49,469	34,263	148,600	164,460	159,139	44.38	179.60
Investment securities income (tax equivalent).....	22,372	19,447	78,036	67,885	53,887	15.04	99.11
US Treasury and agency securities (excluding mortgage-backed securities).....	124	420	634	1,565	707	-70.48	552.63
Mortgage-backed securities.....	5,696	7,201	23,211	26,216	20,864	-20.90	33.30
All other securities.....	16,552	11,826	54,191	40,104	32,316	39.96	138.37
Cash dividends declared.....	14,130	14,265	56,542	51,276	41,660	-0.95	213.37
Common.....	14,130	14,265	56,542	51,276	41,660	-0.95	213.37
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.22	2.96	66	3.94	3.72	68	3.46	3.27	64	4.32	4	71	4.32	4.08	73
Less: Interest expense	0.26	0.27	59	0.82	0.78	62	0.49	0.48	61	0.98	0.98	57	0.71	0.75	46
Equals: Net interest income (tax equivalent)	2.95	2.67	71	3.11	2.94	57	2.96	2.77	59	3.34	3.01	62	3.61	3.33	68
Plus: Non-interest income	0.63	1.13	27	0.80	1.12	36	0.73	1.21	31	0.73	1.32	25	0.74	0.90	43
Equals: adjusted operating income (tax equivalent)	3.58	3.87	39	3.92	4.12	37	3.69	4.04	34	4.06	4.41	35	4.35	4.27	58
Less: Overhead expense	1.86	2.28	24	2.11	2.68	20	1.96	2.57	21	2.21	2.69	24	2.27	2.58	36
Less: Provision for credit losses	0	-0.12	65	0.63	0.88	36	0.44	0.51	40	0.03	0.15	17	0.07	0.12	41
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.05	0.01	91	0.15	0.03	89	0.09	0.02	93	0.04	0.01	90	0.04	0	94
Plus: other tax equivalent adjustments	0	0	84	0	0	45	0	0	86	0	0	42	0	0	16
Equals: Pretax net operating income (tax equivalent)	1.77	1.78	49	1.32	0.64	84	1.39	1.04	75	1.87	1.56	76	2.05	1.55	87
Less: Applicable income taxes (tax equivalent)	0.38	0.40	49	0.23	0.16	70	0.28	0.23	65	0.38	0.36	56	0.41	0.32	73
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	46
Equals: Net operating income	1.39	1.36	53	1.09	0.48	85	1.10	0.81	76	1.48	1.19	82	1.64	1.22	87
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.39	1.35	54	1.09	0.48	85	1.10	0.82	75	1.48	1.19	82	1.64	1.22	87
Memo: Net income (last four quarters)	1.18	1.07	61	1.37	0.98	83	1.10	0.82	75	1.48	1.19	82	1.64	1.22	87
Net income—BHC and noncontrolling (minority) interest	1.39	1.37	54	1.09	0.49	85	1.10	0.83	75	1.48	1.20	82	1.64	1.22	87
Margin Analysis															
Average earning assets / Average assets	93.87	93.08	61	92.50	91.24	66	92.62	92.32	55	92.68	91.05	68	92.31	93.23	38
Average interest-bearing funds / Average assets	69.74	62.97	78	71.02	66.92	72	69.34	64.06	74	71.32	65.57	79	68.75	70.70	41
Interest income (tax equivalent) / Average earning assets	3.43	3.18	63	4.25	4.09	61	3.73	3.55	58	4.66	4.41	68	4.68	4.38	78
Interest expense / Average earning assets	0.28	0.29	60	0.89	0.85	58	0.53	0.52	60	1.06	1.08	53	0.77	0.81	49
Net interest income (tax equivalent) / Average earning assets	3.15	2.88	64	3.36	3.24	54	3.20	3.01	58	3.60	3.33	60	3.91	3.58	68
Yield or Cost															
Total loans and leases (tax equivalent)	3.98	4.05	48	4.85	4.74	62	4.26	4.27	53	5.27	5.09	68	5.16	4.85	73
Interest-bearing bank balances	0.12	0.10	74	1.82	1.16	85	0.36	0.27	78	3.39	2.04	92	4.67	1.88	97
Federal funds sold and reverse repos	0	0.26	21	1.82	1.34	72	0.19	0.68	24	1.92	2.44	36	2.23	1.50	78
Trading assets		0.39			0.75			0.60			0.99			0.70	
Total earning assets	3.28	3.15	55	4.12	4.05	53	3.60	3.51	52	4.53	4.36	63	4.56	4.33	73
Investment securities (tax equivalent)	2.65	1.84	91	2.96	2.60	85	2.80	2.25	85	3.23	2.76	83	3.39	2.69	92
US Treasury and agency securities (excluding mortgage-backed securities)	0.68	1.30	21	3.50	2.31	85	2.14	1.75	72	2.33	2.32	59	2.01	2.20	47
Mortgage-backed securities	1.39	1.60	33	2.20	2.49	18	1.88	2.05	27	2.38	2.61	18	2.59	2.44	73
All other securities	3.43	2.93	72	3.76	3.62	70	3.55	3.24	68	3.81	4.06	52	4.14	3.74	68
Interest-bearing deposits	0.27	0.26	59	1.06	0.90	67	0.60	0.53	62	1.26	1.10	65	0.86	0.85	55
Time deposits of \$250K or more	0.56	0.82	24	1.65	1.83	28	1.65	1.42	71	1.89	1.96	40	1.73	1.57	66
Time deposits < \$250K	0.54	0.78	28	1.95	1.69	68	1.47	1.36	60	2.11	1.82	67	1.44	1.42	47
Other domestic deposits	0.24	0.17	73	0.86	0.71	73	0.44	0.36	72	1.03	0.93	61	0.67	0.64	58
Foreign deposits		0.13			0.79			0.42			1.19			1.85	
Federal funds purchased and repos	0.18	0.18	69	0.82	1.14	32	0.37	0.62	37	1.14	1.86	31	0.91	1.03	52
Other borrowed funds and trading liabilities	1.26	1.38	46	1.41	1.90	24	1.29	1.50	39	1.49	2.38	11	1.45	2.10	5
All interest-bearing funds	0.38	0.42	50	1.16	1.15	58	0.71	0.74	52	1.38	1.49	46	1.04	1.06	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	22,299	25,302	98,283	80,725	72,123
Fiduciary activities income	4,934	4,866	18,757	15,114	13,129
Service charges on deposit accounts - domestic	5,311	6,029	21,187	23,209	21,175
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,488	1,119	4,990	2,448	1,777
Insurance activities revenue	47	41	145	211	455
Venture capital revenue	0	0	0	0	0
Net servicing fees	-170	20	-217	71	-101
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	3,710	3,238	18,676	6,285	6,726
Other non-interest income	6,979	9,989	34,745	33,387	28,962
Total overhead expenses	66,105	66,286	263,657	245,215	219,884
Personnel expense	38,811	39,243	155,937	144,037	131,704
Net occupancy expense	11,390	10,025	45,535	35,390	32,282
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,357	1,514	5,987	5,994	6,719
Other operating expenses	14,547	15,504	56,198	59,794	49,179
Fee income on mutual funds and annuities	1,488	1,119	4,990	2,448	1,777
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,861	1,901	1,907	1,891	1,702
Average personnel expense per employee	20.85	20.64	81.77	76.17	77.38
Average assets per employee	7,654.35	6,614.01	7,060.49	5,861.56	5,691.75

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	6.67	2.10	90	4.42	2.64	73	5.08	2.02	82	3.03	2.72	57	2.46	1.69	68
Overhead expenses / Net Interest Income + non-interest income	53.86	59.31	27	55.62	63.90	20	54.88	62.28	23	56.06	61.29	32	53.50	61.22	16
Percent of Average Assets															
Total overhead expense	1.86	2.28	24	2.11	2.68	20	1.96	2.57	21	2.21	2.69	24	2.27	2.58	36
Personnel expense	1.09	1.28	32	1.25	1.36	39	1.16	1.30	37	1.30	1.41	38	1.36	1.46	40
Net occupancy expense	0.32	0.24	78	0.32	0.27	73	0.34	0.26	81	0.32	0.28	66	0.33	0.31	61
Other operating expenses	0.45	0.73	11	0.54	0.98	10	0.46	0.94	6	0.59	0.97	14	0.58	0.79	23
Overhead less non-interest income	1.23	1.10	57	1.30	1.47	37	1.23	1.25	45	1.48	1.32	55	1.53	1.65	38
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	51.87	58.69	21	53.86	63.38	17	53.01	61.82	19	54.44	60.64	21	52.14	60.51	15
Personnel expense	30.45	33.28	27	31.89	33.17	38	31.35	32.36	38	31.97	32.39	47	31.23	34.42	27
Net occupancy expense	8.94	6.42	82	8.15	6.75	75	9.16	6.58	86	7.86	6.52	75	7.65	7.33	54
Other operating expenses	12.48	18.45	10	13.83	22.88	6	12.50	22.28	4	14.60	21.20	9	13.26	18.28	11
Total non-interest income	17.50	28.42	26	20.56	26.40	38	19.76	28.83	31	17.92	29.23	25	17.10	20.30	39
Fiduciary activities income	3.87	2.15	76	3.95	2.03	75	3.77	2.09	75	3.36	1.97	73	3.11	1.95	71
Service charges on domestic deposit accounts	4.17	3.21	70	4.90	3.92	64	4.26	3.27	68	5.15	3.88	68	5.02	3.58	78
Trading revenue	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.03	46
Investment banking fees and commissions	1.17	2.51	45	0.91	2.81	37	1	2.46	42	0.54	3.54	28	0.42	0.85	49
Insurance activities revenue	0.04	0.38	45	0.03	0.40	46	0.03	0.41	41	0.05	0.47	44	0.11	0.46	66
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0	49
Net servicing fees	-0.13	0.99	2	0.02	-0.41	54	-0.04	0.01	29	0.02	0.28	36	-0.02	0.52	1
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	2.91	3.74	52	2.63	1.88	70	3.75	3.92	62	1.40	1.86	50	1.59	1.98	58
Other non-interest income	5.48	8.65	36	8.12	9.85	45	6.99	9.65	41	7.41	10.04	40	6.87	7.05	51
Overhead less non-interest income	34.37	29.66	63	33.30	36.23	42	33.25	31.93	51	36.52	31.06	57	35.04	39.75	35
Applicable income taxes / Pretax net operating income (tax equivalent)	14.18	21.04	6	8.38	17.54	13	11.43	18.63	14	14.18	20.56	8	14.58	18.37	23
Applicable income tax + TE / Pretax net operating income + TE	21.64	22.74	33	17.73	22.86	20	20.51	21.18	36	20.50	23.23	24	19.98	21.35	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	5,578,941	5,608,569	5,607,463	5,578,817	4,876,067	-0.53	67.78
Commercial and industrial loans	2,876,212	2,199,226	2,776,699	2,109,879	1,726,664	30.78	171.20
Loans to individuals	126,529	130,031	131,979	138,676	100,908	-2.69	71.86
Loans to depository institutions and acceptances of other banks	0	5,044	0	5,051	10,070	-100.00	
Agricultural loans	63,226	87,421	83,060	93,861	92,404	-27.68	-31.38
Other loans and leases	677,750	581,597	647,939	542,063	423,132	16.53	318.27
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,322,658	8,611,888	9,247,140	8,468,347	7,229,245	8.25	97.78
Less: Allowance for loan and lease losses	201,082	99,454	130,648	80,284	80,552	102.19	223.88
Net loans and leases	9,121,576	8,512,434	9,116,492	8,388,063	7,148,693	7.16	96.10
Debt securities that reprice or mature in over 1 year	3,690,216	2,687,245	3,135,718	2,585,003	1,614,702	37.32	192.80
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	12,811,792	11,199,679	12,252,210	10,973,066	8,763,395	14.39	116.65
Interest-bearing bank balances	392,806	132,944	392,305	118,263	36,963	195.47	407.15
Federal funds sold and reverse repos	36,000	0	0	0	0		
Debt securities that reprice or mature within 1 year	10,882	10,705	11,065	11,056	17,876	1.65	66.83
Trading assets	0	0	0	0	0		
Total earning assets	13,251,480	11,343,328	12,655,580	11,102,385	8,818,234	16.82	120.94
Non-interest-bearing cash and due from depository institutions	151,901	127,731	192,896	177,201	139,247	18.92	77.17
Premises, fixed assets, and leases	127,290	134,122	129,309	133,802	93,420	-5.09	31.91
Other real estate owned	604	7,972	940	7,527	2,179	-92.42	-96.13
Investment in unconsolidated subsidiaries	2,012	2,322	2,012	2,322	2,322	-13.35	0.00
Intangible and other assets	1,096,024	1,078,043	1,086,473	1,034,017	833,638	1.67	82.16
Total assets	14,629,066	12,693,518	14,067,210	12,457,254	9,889,040	15.25	115.16
Quarterly average assets	14,244,739	12,573,238	13,968,047	12,479,039	9,923,001	13.29	111.24
Average loans and leases (YTD)	9,236,421	8,526,571	9,050,081	7,686,861	6,997,268	8.33	97.54
Memoranda							
Loans held-for-sale	4,430	5,039	3,966	9,037	4,778	-12.09	22.11
Loans not held-for-sale	9,318,228	8,606,849	9,243,174	8,459,310	7,224,467	8.27	97.84
Real estate loans secured by 1-4 family	1,726,442	1,696,727	1,744,466	1,738,551	1,498,236	1.75	53.17
Commercial real estate loans	3,670,094	3,683,313	3,664,173	3,599,955	3,135,910	-0.36	79.60
Construction and land development	541,224	643,674	484,723	787,568	545,729	-15.92	38.20
Multifamily	775,500	702,712	775,019	598,683	630,983	10.36	132.19
Nonfarm nonresidential	2,353,370	2,336,927	2,404,431	2,213,704	1,959,198	0.70	78.58
Real estate loans secured by farmland	182,405	228,529	198,824	240,311	241,921	-20.18	18.02
Total investment securities	3,701,098	2,697,950	3,146,783	2,596,059	1,632,578	37.18	191.71
U.S. Treasury securities	1,000	600	0	0	0		66.67
US agency securities (excluding mortgage-backed securities)	72,057	47,528	33,517	54,494	36,200	51.61	411.73
Municipal securities	1,990,715	1,307,687	1,877,812	1,253,911	804,044	52.23	262.94
Mortgage-backed securities	1,631,664	1,340,604	1,229,819	1,286,123	791,303	21.71	131.70
Asset-backed securities	0	0	0	0	0		
Other debt securities	5,662	1,531	5,635	1,531	1,031	269.82	16077.14
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	2,405,564	1,815,771	1,919,115	1,790,021	1,142,191	32.48	278.96
U.S. Treasury securities	1,000	600	0	0	0		66.67
US agency securities (excluding mortgage-backed securities)	11,381	12,478	2,430	38,875	13,582	-8.79	10949.51
Municipal securities	1,366,162	949,208	1,257,885	899,796	606,135	43.93	313.84
Mortgage-backed securities	1,022,859	853,454	654,665	851,319	522,443	19.85	238.04
Asset-backed securities	0	0	0	0	0		
Other debt securities	4,162	31	4,135	31	31	13325.81	11791.43
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	23,246	37,999	52,625	21,528	-1,170	-38.82	8.36
Available-for-sale securities appreciation (depreciation)	61,995	83,496	111,730	49,605	-7,532	-25.75	149.85
Structured notes, fair value	0	0	0	0	0		
Pledged securities	999,176	576,123	890,025	503,427	416,155	73.43	59.79

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,494,891	1,688,205	2,298,138	1,736,396	1,452,231	47.78	94.44
NOW, ATS and transaction accounts	4,750,958	3,604,996	4,523,014	3,514,171	2,537,272	31.79	263.18
Time deposits less brokered deposits < \$250K	344,312	782,289	356,993	838,869	1,021,979	-55.99	
MMDA and other savings accounts	3,857,625	2,962,821	3,661,713	2,896,177	2,282,701	30.20	148.99
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	11,447,786	9,038,311	10,839,858	8,985,613	7,294,183	26.66	144.78
Time deposits of \$250K or more	122,890	271,856	133,179	292,058	225,763	-54.80	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	185,721	230,317	177,102	242,946	217,512	-19.36	23.21
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	50,000	131,300	55,000	41,300	113,800	-61.92	-58.22
Other borrowings w/remaining maturity over 1 year	314,337	354,695	339,430	314,772	206,186	-11.38	110.69
Brokered deposits < \$250K	381,104	560,317	388,573	562,285	238,971	-31.98	
Noncore funding	1,054,052	1,548,485	1,093,284	1,453,361	1,002,232	-31.93	-0.06
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	113,439	123,741	113,380	133,685	133,463	-8.33	-7.21
Other liabilities	207,933	205,021	145,043	98,158	50,902	1.42	165.36
Total liabilities	12,823,210	10,915,558	12,191,565	10,670,817	8,480,780	17.48	116.17
Equity Capital							
Perpetual preferred stock (including surplus)	125	125	125	125	125	0.00	0.00
Common stock	6,744	6,719	6,740	6,921	6,169	0.37	32.39
Common surplus	1,007,310	1,000,942	1,006,346	1,056,677	841,954	0.64	99.28
Retained earnings	755,877	716,518	788,578	696,520	583,336	5.49	112.73
Accumulated other comprehensive income	35,810	53,656	74,836	27,874	-21,422	-33.26	1633.30
Other equity capital components	-10	0	-980	-1,680	-1,902		
Total holding company equity capital	1,805,856	1,777,960	1,875,645	1,786,437	1,408,260	1.57	108.22
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,805,856	1,777,960	1,875,645	1,786,437	1,408,260	1.57	108.22
Total liabilities and capital	14,629,066	12,693,518	14,067,210	12,457,254	9,889,040	15.25	115.16
Memoranda							
Non-interest-bearing deposits	2,494,891	1,688,205	2,298,138	1,736,396	1,452,231	47.78	94.44
Interest-bearing deposits	9,456,889	8,182,279	9,063,472	8,103,560	6,306,686	15.58	134.74
Total deposits	11,951,780	9,870,484	11,361,610	9,839,956	7,758,917	21.09	125.01
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,875,645	1,786,437	1,786,437	1,408,260	1,303,463		
Accounting restatements	-68,040	0	0	0	0		
Net income	49,469	34,263	148,600	164,460	159,139		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,948	-54,257	-48,832	-12,549	7,108		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	10	0	980	1,680	1,902		
Changes incident to business combinations	0	0	0	229,926	0		
Less: Dividends declared	14,130	14,265	56,542	51,276	41,660		
Change in other comprehensive income	-39,026	25,782	46,962	49,296	-17,888		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,805,856	1,777,960	1,875,645	1,786,437	1,408,260		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	38.14	36.10	50	44.18	38.37	57	39.86	36.22	51	44.78	37.78	58	49.31	53.63	39
Commercial and industrial loans	19.66	13.88	80	17.33	12.73	70	19.74	13.52	79	16.94	12.02	75	17.46	11.42	80
Loans to individuals	0.86	3.42	41	1.02	3.84	37	0.94	3.40	41	1.11	4.20	38	1.02	2.65	53
Loans to depository institutions and acceptances of other banks	0	0.02	32	0.04	0.03	80	0	0.03	31	0.04	0.04	80	0.10	0	95
Agricultural loans	0.43	0.19	82	0.69	0.20	86	0.59	0.19	85	0.75	0.24	84	0.93	0.47	78
Other loans and leases	4.63	4.29	61	4.58	4.96	55	4.61	4.63	58	4.35	5.01	53	4.28	2.64	74
Net loans and leases	62.35	60.99	50	67.06	64.23	46	64.81	61.58	51	67.33	63.77	47	72.29	73.30	43
Debt securities over 1 year	25.23	16.70	85	21.17	14.63	85	22.29	15.55	78	20.75	14.60	84	16.33	13.20	69
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.05	19
Subtotal	87.58	78.43	88	88.23	80.12	88	87.10	78.16	86	88.09	79.65	81	88.62	87.24	54
Interest-bearing bank balances	2.69	9.08	10	1.05	4.14	19	2.79	7.51	19	0.95	3.06	24	0.37	2.30	16
Federal funds sold and reverse repos	0.25	0.50	77	0	0.78	27	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less	0.07	1.59	6	0.08	1.72	7	0.08	1.68	8	0.09	1.91	7	0.18	2.14	16
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	0.02	38
Total earning assets	90.58	91.48	38	89.36	89.78	44	89.97	91.05	34	89.12	89.53	42	89.17	92.24	10
Non-interest cash and due from depository institutions	1.04	1	51	1.01	1.12	39	1.37	1.07	77	1.42	1.14	73	1.41	1.25	58
Other real estate owned	0	0.02	31	0.06	0.03	83	0.01	0.02	35	0.06	0.03	80	0.02	0.04	52
All other assets	8.38	7.44	64	9.63	9.05	58	8.66	7.82	63	9.45	9.27	53	9.42	6.39	89
Memoranda															
Short-term investments	3.01	11.92	9	1.13	7.73	5	2.87	11.17	11	1.04	7.63	8	0.55	4.70	5
U.S. Treasury securities	0.01	0.98	34	0	0.86	32	0	0.84	17	0	1.03	11	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0.49	0.73	58	0.37	0.51	54	0.24	0.63	46	0.44	0.54	57	0.37	1.67	36
Municipal securities	13.61	1.77	97	10.30	1.44	97	13.35	1.69	96	10.07	1.34	97	8.13	2.66	89
Mortgage-backed securities	11.15	12.38	47	10.56	11.43	47	8.74	11.75	39	10.32	11.44	44	8	8.73	52
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.26	33
Other debt securities	0.04	0.46	39	0.01	0.39	33	0.04	0.42	41	0.01	0.39	32	0.01	0.52	34
Loans held-for-sale	0.03	0.46	22	0.04	0.40	28	0.03	0.52	22	0.07	0.39	31	0.05	0.29	43
Loans held for investment	63.70	61.15	56	67.81	64.43	47	65.71	61.72	56	67.91	63.50	50	73.06	73.24	47
Real estate loans secured by 1-4 family	11.80	11.69	52	13.37	13.18	51	12.40	11.91	53	13.96	13.29	55	15.15	16.83	50
Revolving	3.17	1.51	82	4.21	2.02	83	3.46	1.66	83	4.42	2.07	87	4.97	2.43	83
Closed-end, secured by first liens	8.51	9.76	47	8.87	10.62	41	8.79	9.81	45	9.23	10.69	42	9.81	13.60	38
Closed-end, secured by junior liens	0.13	0.21	46	0.29	0.28	62	0.16	0.22	51	0.30	0.28	64	0.37	0.41	55
Commercial real estate loans	25.09	22.27	58	29.02	23.11	56	26.05	22.22	58	28.90	22.23	58	31.71	33.39	45
Construction and land development	3.70	3.32	58	5.07	3.46	72	3.45	3.40	55	6.32	3.44	78	5.52	4.78	62
Multifamily	5.30	3.21	79	5.54	3.23	79	5.51	3.12	82	4.81	3.01	78	6.38	5.12	75
Nonfarm nonresidential	16.09	14.77	53	18.41	15.32	58	17.09	14.72	58	17.77	14.69	60	19.81	21.85	35
Real estate loans secured by farmland	1.25	0.33	85	1.80	0.35	90	1.41	0.33	87	1.93	0.36	92	2.45	0.88	83

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	59.84	57.91	44	65.13	57.83	52	60.64	57.15	48	65.88	57.46	53	67.45	72.88	35
Real estate loans secured by 1-4 family	18.52	19.43	47	19.70	20.44	45	18.86	19.43	46	20.53	20.75	48	20.72	23.13	47
Revolving	4.97	2.45	85	6.20	3.09	86	5.26	2.64	86	6.51	3.15	87	6.80	3.34	83
Closed-end	13.55	16.76	38	13.50	17.13	35	13.61	16.59	36	14.02	17.39	36	13.92	19.33	40
Commercial real estate loans	39.37	35.36	55	42.77	34.31	62	39.62	34.63	55	42.51	33.52	63	43.38	45.57	47
Construction and land development	5.81	5.29	58	7.47	5.12	70	5.24	5.26	55	9.30	5.09	80	7.55	6.53	66
1-4 family	0.47	1.05	45	0.77	0.98	51	0.45	0.93	44	0.81	0.94	55	0.92	1.52	48
Other	5.34	4.21	64	6.70	4	76	4.79	4.19	59	8.50	4.02	88	6.63	4.90	73
Multifamily	8.32	5.08	79	8.16	4.90	81	8.38	4.96	81	7.07	4.69	77	8.73	6.76	76
Nonfarm nonresidential	25.24	23.47	50	27.14	22.69	59	26	22.93	54	26.14	22.15	57	27.10	30.16	34
Owner-occupied	10.19	7.93	65	10.70	7.70	70	10.37	7.68	68	10.74	7.72	72	10.02	10.31	49
Other	15.05	15.25	49	16.44	14.76	56	15.64	14.95	53	15.40	14.34	54	17.08	19.35	36
Real estate loans secured by farmland	1.96	0.56	85	2.65	0.53	89	2.15	0.54	86	2.84	0.55	90	3.35	1.27	81
Loans to depository institutions and acceptances of other banks	0	0.03	32	0.06	0.08	79	0	0.06	31	0.06	0.11	79	0.14	0	95
Commercial and industrial loans	30.85	23.16	75	25.54	20.31	69	30.03	22.17	77	24.91	19.53	72	23.88	16.21	78
Loans to individuals	1.36	6.02	38	1.51	6.48	34	1.43	6.13	39	1.64	7.13	35	1.40	3.89	52
Credit card loans	0	0.50	22	0	0.71	49	0	0.65	22	0	0.81	47	0.01	0.04	71
Agricultural loans	0.68	0.33	82	1.02	0.31	85	0.90	0.32	85	1.11	0.37	84	1.28	0.69	78
Other loans and leases	7.27	8.05	58	6.75	9.38	52	7.01	9.09	55	6.40	9.85	48	5.85	3.74	75
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	387.04	382.51	44	427.61	401.07	47	396.93	381.27	44	417.70	391.26	48	438.21	505.61	34
Real estate loans secured by 1-4 family	119.77	124.29	50	129.36	138.65	47	123.48	125.03	51	130.17	138.18	48	134.65	161.34	47
Revolving	32.13	16.14	82	40.72	21.22	78	34.41	17.42	82	41.26	21.26	78	44.18	23.52	80
Closed-end	87.64	106.79	42	88.65	115.78	39	89.07	106.14	41	88.91	115.20	39	90.47	134.73	34
Commercial real estate loans	254.61	237.40	53	280.82	240.54	51	259.37	234.65	51	269.53	229.44	52	281.82	316.03	36
Construction and land development	37.55	35.26	57	49.08	35.93	68	34.31	35.62	53	58.97	34.95	76	49.04	44.92	60
1-4 family	3.03	6.84	43	5.05	6.92	50	2.95	6.34	45	5.10	6.61	53	5.96	10.21	47
Other	34.52	28.01	63	44.02	27.85	74	31.36	28.16	57	53.86	27.32	84	43.09	33.75	67
Multifamily	53.80	34.02	78	53.58	33.54	81	54.86	32.74	79	44.82	31.04	79	56.71	48.38	72
Nonfarm nonresidential	163.26	157.71	51	178.17	159.79	54	170.20	155.06	53	165.74	152.10	54	176.07	208.15	36
Owner-occupied	65.91	52.99	64	70.26	54.16	66	67.85	52.37	66	68.11	53.07	66	65.12	70.68	47
Other	97.36	102.29	48	107.92	103.49	54	102.35	100.54	51	97.63	97.41	50	110.95	134.17	37
Real estate loans secured by farmland	12.65	3.50	87	17.42	3.48	90	14.07	3.44	88	17.99	3.60	90	21.74	8.13	82
Loans to depository institutions and acceptances of other banks	0	0.18	32	0.38	0.38	81	0	0.28	31	0.38	0.44	79	0.90	0.01	95
Commercial and industrial loans	199.54	145.22	75	167.67	132.09	67	196.55	139.91	75	157.97	122.02	68	155.17	107.07	80
Loans to individuals	8.78	35.91	36	9.91	40.80	35	9.34	37.47	38	10.38	43.51	33	9.07	24.45	51
Credit card loans	0	2.59	22	0.02	3.94	48	0	3.30	22	0.02	4.34	48	0.04	0.24	72
Agricultural loans	4.39	1.94	81	6.67	1.90	85	5.88	1.88	84	7.03	2.18	84	8.30	4.49	77
Other loans and leases	47.02	47.52	60	44.34	54.71	55	45.86	49.54	59	40.59	52.44	53	38.03	25.58	71
Supplemental															
Non-owner occupied CRE loans / Gross loans	29.18	27.81	52	32.07	27.16	59	29.26	27.32	52	31.77	26.45	61	33.35	35.09	49
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	188.70	185.94	51	210.57	188.67	52	191.52	183.76	50	201.42	178.57	54	216.70	243.62	44
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	254.61	243.39	51	280.82	248.20	50	259.37	240.85	50	269.53	236.10	52	281.82	318.90	36

BHC Name

City/State

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	3.01	11.92	9	1.13	7.73	5	2.87	11.17	11	1.04	7.63	8	0.55	4.70	5
Liquid assets	15.62	27.16	19	12.99	22.73	19	13.14	26.22	16	13.13	22.44	22	10.15	15.56	29
Investment securities	25.30	18.78	73	21.25	16.91	72	22.37	17.85	72	20.84	16.99	70	16.51	16.02	56
Net loans and leases	62.35	60.99	50	67.06	64.23	46	64.81	61.58	51	67.33	63.77	47	72.29	73.30	43
Net loans, leases and standby letters of credit	62.58	61.79	50	67.29	65.22	45	65.02	62.48	50	67.58	64.84	45	72.62	73.71	43
Core deposits	78.25	73.69	55	71.20	64.18	61	77.06	70.67	61	72.13	63.09	65	73.76	69.97	64
Noncore funding	7.21	11.95	37	12.20	19.78	33	7.77	14.13	36	11.67	19.36	32	10.13	16.58	26
Time deposits of \$250K or more	0.84	1.96	23	2.14	2.95	44	0.95	2.11	22	2.34	2.94	48	2.28	4.28	25
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos	1.27	1.22	65	1.81	1.77	62	1.26	1.47	60	1.95	1.94	66	2.20	0.96	80
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold)	1.02	0.60	68	1.81	0.97	73	1.26	0.54	72	1.95	0.48	81	2.20	0.97	81
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.34	1.11	52	1.03	3.69	26	0.39	1.24	42	0.33	3.01	19	1.15	3.63	36
Earning assets that reprice within 1 year	36.01	38.67	40	39.89	39.59	47	36.55	39.38	41	39.58	39.29	50	41.41	32.35	73
Interest-bearing liabilities that reprice within 1 year	4.48	7.73	35	11.26	10.23	66	4.67	8.20	35	11.98	10.19	71	10.27	18.20	35
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year	31.53	29.49	49	28.64	27.26	50	31.88	29.11	54	27.60	26.63	49	31.14	12.98	82
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.80	-0.51	70	12.53	14.37	46	5.63	3.20	65	12.06	14.45	43	10.81	13.54	36
Net short-term noncore funding dependence	2.05	-6.88	82	4.57	4.94	45	-0.11	-4.76	67	4.65	3.38	46	5.56	8.57	34
Short-term investment / Short-term noncore funding	62.56	246.74	17	21.90	77.70	25	103.44	184.19	33	20.20	77.77	26	10.12	62.28	18
Liquid assets - short-term noncore funding / Nonliquid assets	12.82	30.67	26	8.99	16.50	43	11.94	28.18	27	9.20	16.97	42	5.20	4.17	54
Net loans and leases / Total deposits	76.32	76.22	52	86.24	88.34	39	80.24	79.43	53	85.24	90.31	36	92.14	92.88	42
Net loans and leases / Core deposits	79.68	83.77	47	94.18	101.46	39	84.10	88.34	46	93.35	103.93	35	98.01	106.50	35
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.80	0.62	84	3.13	1.57	78	4.10	1.57	84	1.71	0.72	85	-0.11	-0.47	58
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.80	1.31	92	6.89	3.85	84	8.71	4.31	87	3.95	1.36	91	-0.73	-1.95	77
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	35	12.84	82	32.70	12.92	81	39.01	11.38	88	31.05	12.67	80	30.04	10.76	81
Available-for-sale securities	65	85.49	17	67.30	85.17	18	60.99	87.23	11	68.95	85.40	20	69.96	88.32	19
U.S. Treasury securities	0.03	5.10	32	0.02	5.04	30	0	4.72	16	0	6.15	11	0	2.08	27
US agency securities (excluding mortgage-backed securities)	1.95	4.35	50	1.76	3.36	52	1.07	4.01	44	2.10	3.49	52	2.22	11	34
Municipal securities	53.79	9.71	98	48.47	8.69	97	59.67	9.83	98	48.30	7.75	96	49.25	16.63	92
Mortgage-backed securities	44.09	66.67	17	49.69	68.40	23	39.08	66.64	15	49.54	67.43	23	48.47	54.50	37
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	1.54	33
Other debt securities	0.15	3.05	38	0.06	2.67	28	0.18	3.01	39	0.06	2.94	28	0.06	3.75	34
Mutual funds and equity securities	0	0.36	14	0	0.35	13	0	0.35	13	0	0.40	13	0	0.41	19
Debt securities 1 year or less	0.29	9.29	4	0.40	10.98	3	0.35	10.55	5	0.43	11.86	4	1.09	13.91	10
Debt securities 1 to 5 years	0.76	16.09	5	1.42	17.72	9	0.89	17.03	7	1.94	17.94	13	3.33	23.42	12
Debt securities over 5 years	98.95	72.48	97	98.18	67.50	98	98.76	69.86	96	97.64	66.02	96	95.57	58.36	94
Pledged securities	27	33.48	39	21.35	36.65	32	28.28	35.67	41	19.39	30.57	39	25.49	42.20	29
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	206.08	156.41	71	81.98	53.90	74	211.92	183.32	66	135.82	26.69	90	15.53	16.28	57
Investment securities	37.18	31.91	68	44.84	9.51	91	21.21	23.62	56	59.02	11.75	90	4.77	8.02	48
Core deposits	26.66	29.18	47	19.06	12	76	20.64	26.88	31	23.19	11.23	82	10.03	10.40	62
Noncore funding	-31.93	-25.09	46	64.51	16.35	89	-24.78	-12.18	36	45.01	6.59	88	-19.52	6.76	19

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,443,514	3,005,064	2,684,806
Commit: Secured commercial real estate loans	452,299	341,598	393,648	369,124	492,300
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	10,858	3,514
Securities underwriting	0	0	0	0	0
Standby letters of credit	33,610	29,626	29,555	30,200	32,862
Commercial and similar letters of credit	0	214	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	37,923	18,787	29,149	23,575	7,215
Written options contracts (interest rate)	59,152	70,982	64,469	20,796	7,917
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,066,508	1,603,725	2,040,261	1,452,958	1,014,553
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							24.48	22.01	65	24.12	23.52	59	27.15	17.31	88
Standby letters of credit	0.23	0.67	20	0.23	0.78	21	0.21	0.71	20	0.24	0.84	23	0.33	0.35	52
Commercial and similar letters of credit	0	0.02	20	0	0.02	45	0	0.02	20	0	0.02	17	0	0.01	35
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0	47
Derivative contracts	14.79	42.67	44	13.34	54.47	29	15.17	48.62	38	12.02	68.47	30	10.41	6.51	71
Interest rate contracts	14.79	30.32	47	13.34	40.32	32	15.17	34.36	41	12.02	47.31	33	10.41	6.40	71
Interest rate futures and forward contracts	0.26	4.59	44	0.15	11.14	33	0.21	6.21	33	0.19	10.67	37	0.07	0.25	55
Written options contracts (interest rate)	0.40	2	42	0.56	2.54	41	0.46	2.18	39	0.17	2.47	32	0.08	0.26	52
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	0.07	40
Interest rate swaps	14.13	20.33	54	12.63	23.70	41	14.50	20.83	49	11.66	28.86	42	10.26	5.18	76
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	0	47
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	0	47
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0	49
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	0	49
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	0	48
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0	49
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	0	49
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	0	48
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							38.05	42.82	62	39.09	45.53	59	38.37	25.18	87

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,163,583	1,693,494	2,133,879	1,497,329	1,029,685
Interest rate contracts	2,163,583	1,693,494	2,133,879	1,497,329	1,029,685
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	37,923	18,787	29,149	23,575	7,215
Written options	59,152	70,982	64,469	20,796	7,917
Exchange-traded	0	0	0	0	0
Over-the-counter	59,152	70,982	64,469	20,796	7,917
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,066,508	1,603,725	2,040,261	1,452,958	1,014,553
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,163,583	1,693,494	2,133,879	1,497,329	1,029,685
Interest rate contracts	2,163,583	1,693,494	2,133,879	1,497,329	1,029,685
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,104,429	1,622,512	2,069,410	1,476,533	1,021,768
One year or less	146,098	68,511	132,267	66,715	41,906
Over 1 year to 5 years	378,114	377,157	390,174	334,533	233,522
Over 5 years	1,580,217	1,176,844	1,546,969	1,075,285	746,340
Gross negative fair value (absolute value)	50,304	82,102	77,535	29,680	12,674
Gross positive fair value	48,712	78,769	74,352	27,868	12,033
Held for trading	0	0	0	0	0
Non-traded	48,712	78,769	74,352	27,868	12,033
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	99.91	54
Foreign exchange contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	0	46
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	0	47
Futures and forwards															
Written options	1.75	12.82	33	1.11	13.53	21	1.37	14.05	22	1.57	13.49	27	0.70	11.75	43
Exchange-traded	2.73	8.11	38	4.19	7.86	44	3.02	8.18	36	1.39	5.91	32	0.77	11.14	40
Over-the-counter	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0	49
Purchased options	2.73	7.80	40	4.19	7.35	46	3.02	7.73	39	1.39	5.10	33	0.77	10.65	40
Exchange-traded	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	1.29	38
Over-the-counter	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0	49
Swaps	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	1.22	38
Held for trading															
Interest rate contracts	95.51	69.64	76	94.70	69.06	79	95.61	68.76	80	97.04	69.75	80	98.53	65.42	73
Foreign exchange contracts	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	13.60	38
Equity, commodity, and other contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	12.87	38
Non-traded															
Interest rate contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	0	48
Foreign exchange contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	0	49
Equity, commodity, and other contracts	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	86.40	61
Interest rate contracts	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88	100	85.51	64
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	97.27	90.92	56	95.81	91.11	51	96.98	91.48	54	98.61	93.86	58	99.23	82.85	61
Over 1 year to 5 years	6.75	26.80	29	4.05	31.34	15	6.20	32.05	25	4.46	32.17	20	4.07	12.75	48
Over 5 years	17.48	28.69	35	22.27	27.94	45	18.28	27.06	39	22.34	30.45	43	22.68	22.66	58
Gross negative fair value (absolute value)	73.04	30.03	91	69.49	31.18	90	72.50	29.56	90	71.81	28.09	89	72.48	36.28	76
Gross positive fair value	2.33	1.21	84	4.85	1.98	91	3.63	1.55	86	1.98	0.83	89	1.23	0.66	82
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.25	1.70	76	4.65	2.69	85	3.48	2.23	80	1.86	1.19	78	1.17	1.10	56
Gross positive fair value (X)	0.04	0.05	67	0.07	0.11	61	0.06	0.07	70	0.02	0.06	66	0.01	0.01	82
Held for trading (X)	0.04	0.07	49	0.06	0.13	43	0.06	0.09	50	0.02	0.07	41	0.01	0.01	74
Non-traded (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0	40
Current credit exposure (X)	0.04	0.01	83	0.06	0.02	87	0.06	0.02	88	0.02	0.01	80	0.01	0.01	80
Credit losses on derivative contracts	0	0.05	5	0	0.09	5	0	0.06	5	0	0.05	4	0	0	18
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.61	5	0	1.16	5	0	0.85	5	0	0.73	4	0	0.06	18

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	130,648	80,284	80,284	80,552	75,032
Gross losses	4,315	1,255	10,485	6,621	7,983
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	694	673	2,176	3,553	6,276
Net losses	3,621	582	8,309	3,068	1,707
Provision for loan and lease losses	0	19,752	58,673	2,800	7,227
Adjustments	74,055	0	0	0	0
Ending balance	201,082	99,454	130,648	80,284	80,552
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	-0.11	64	0.63	0.87	36	0.44	0.51	40	0.03	0.15	17	0.07	0.12	41
Provision for loan and lease losses / Average loans and leases	0	-0.20	64	0.93	1.41	37	0.65	0.82	41	0.04	0.24	13	0.10	0.16	43
Provision for loan and lease losses / Net loan and lease losses	0	-168.35	57	3,393.81	730.69	94	706.14	487.86	78	91.26	130.58	18	423.37	182.69	85
Allowance for loan and lease losses / Total loans and leases not held for sale	2.16	1.49	84	1.16	1.32	40	1.41	1.58	42	0.95	0.83	63	1.11	0.94	74
Allowance for loan and lease losses / Total loans and leases	2.16	1.47	85	1.15	1.30	41	1.41	1.55	43	0.95	0.81	65	1.11	0.93	75
Allowance for loan and lease losses / Net loans and leases losses (X)	13.88	18.09	61	42.72	10.10	92	15.72	11.58	76	26.17	8.03	88	47.19	21.35	82
Allowance for loan and lease losses / Nonaccrual assets	347.15	291.29	70	635.53	310.68	86	212.54	299.17	42	503.38	218.72	87	308.06	285.36	70
ALLL / 90+ days past due + nonaccrual loans and leases	340.72	246.27	74	623.11	221.69	94	209.99	244.34	48	501.21	151.73	94	287.65	259.30	70
Gross loan and lease losses / Average loans and leases	0.19	0.24	50	0.06	0.34	16	0.12	0.34	21	0.09	0.28	23	0.11	0.15	51
Recoveries / Average loans and leases	0.03	0.08	26	0.03	0.07	30	0.02	0.07	20	0.05	0.08	39	0.09	0.05	76
Net losses / Average loans and leases	0.16	0.16	60	0.03	0.27	14	0.09	0.27	31	0.04	0.21	19	0.02	0.09	34
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	48
Recoveries / Prior year-end losses	6.62	7.39	56	10.16	8.09	71	32.87	33.98	57	44.51	36.22	76	124.82	51.25	88
Earnings coverage of net loan and lease losses (X)	16.13	25.70	55	98.81	17.23	91	27.52	22.91	69	64.08	24.40	88	114.45	29.27	88

Net Loan and Lease Losses By Type

Real estate loans	0.22	0.03	90	0.01	0.01	56	0	0.04	29	0.04	0.01	79	0.03	0.01	70
Real estate loans secured by 1-4 family	-0.02	-0.01	31	0.03	0.01	70	0.02	0.01	68	0	0.01	48	0.08	0.01	89
Revolving	0.03	-0.03	78	0.12	0	84	0.10	0.01	84	-0.01	0.02	30	0.10	0.02	81
Closed-end	-0.04	-0.01	16	-0.01	0.01	35	-0.01	0	27	0	0	57	0.07	0.01	88
Commercial real estate loans	0.34	0.05	91	0.01	0.01	62	-0.01	0.07	6	0.07	0.01	90	0.01	0.01	60
Construction and land development	0	0	76	-0.02	-0.01	27	-0.02	0	26	0.16	-0.01	95	0.13	-0.02	95
1-4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	0	54
Other	0	0	81	-0.02	-0.01	22	-0.02	0	20	0.16	-0.01	95	0.13	-0.02	96
Multifamily	0	0	54	0	0	61	0	0	24	0.21	0	99	-0.08	0	3
Nonfarm nonresidential	0.54	0.07	91	0.02	0.02	68	0	0.11	5	0	0.02	24	0	0.02	25
Owner-occupied	0.11	0.01	95	0.01	0.01	76	0	0.02	43	0	0.01	33	0.01	0.01	73
Other	0.43	0.06	90	0	0.01	75	-0.01	0.08	4	0	0.01	18	-0.01	0.01	16
Real estate loans secured by farmland	0.01	0	92	0	0.01	51	0.04	0.02	82	0	0.01	18	0	0	89
Commercial and industrial loans	0.07	0.20	44	0.02	0.48	19	0.28	0.47	42	0.01	0.37	8	-0.01	0.18	18
Loans to individuals	0.25	1.06	13	0.64	1.43	27	0.29	1.13	19	0.12	1.17	9	0.44	0.71	45
Credit card loans		2.41		0	3.52	10		2.92		4.73	3.11	82	3.64	1.65	81
Agricultural loans	-0.02	0.02	14	0.20	0.11	87	-0.09	0.19	6	0.01	0.08	63	0.04	0.03	80
Loans to foreign governments and institutions		0		0	0			0			0				
Other loans and leases	0	0.09	37	0	0.15	30	0	0.15	25	0.04	0.15	49	0.02	0.28	52

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	57,422	107,913	26,949	15,878	9,857
90+ days past due loans and leases	1,093	312	746	69	1,855
Nonaccrual loans and leases	57,923	15,649	61,471	15,949	26,148
Total past due and nonaccrual loans and leases	116,438	123,874	89,166	31,896	37,860
Restructured 30-89 days past due					
Restructured 30-89 days past due	176	654	1,147	443	478
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,820	546	1,710	709	705
Total restructured loans and leases	1,996	1,200	2,857	1,152	1,183
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	429	11	2,093	398	625
Other real estate owned	604	7,972	940	7,527	2,179
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.62	0.33	83	1.25	0.52	93	0.29	0.39	44	0.19	0.43	23	0.14	0.32	25
90+ days past due loans and leases	0.01	0.11	37	0	0.12	27	0.01	0.12	31	0	0.15	17	0.03	0.03	66
Nonaccrual loans and leases	0.62	0.65	57	0.18	0.57	12	0.66	0.66	58	0.19	0.51	15	0.36	0.49	41
90+ days past due and nonaccrual loans and leases	0.63	0.82	45	0.19	0.75	8	0.67	0.85	44	0.19	0.71	7	0.39	0.54	38
30-89 days past due restructured															
30-89 days past due restructured	0	0.01	54	0.01	0.01	57	0.01	0.01	71	0.01	0.01	53	0.01	0.01	69
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0	43
Nonaccrual restructured	0.02	0.13	17	0.01	0.14	11	0.02	0.13	18	0.01	0.14	15	0.01	0.10	23
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	48
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.62	0.33	83	1.25	0.52	93	0.29	0.40	44	0.19	0.43	23	0.14	0.32	25
90+ days past due assets	0.01	0.11	36	0	0.12	25	0.01	0.12	29	0	0.15	14	0.03	0.03	66
Nonaccrual assets	0.62	0.66	56	0.18	0.58	12	0.66	0.67	56	0.19	0.53	15	0.36	0.49	41
30+ days past due and nonaccrual assets	1.25	1.18	62	1.44	1.32	66	0.96	1.29	42	0.38	1.19	8	0.52	0.88	26
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.40	0.50	49	0.13	0.48	9	0.44	0.52	48	0.13	0.44	11	0.28	0.39	40
90+ days past due and nonaccrual assets + other real estate owned	0.41	0.53	43	0.19	0.51	12	0.45	0.55	43	0.19	0.48	15	0.31	0.45	37
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.40	0.58	35	0.19	0.57	10	0.47	0.60	37	0.20	0.53	17	0.30	0.59	22
Allowance for loan and lease losses	29.41	69.27	17	24.42	74.58	11	50.25	66.66	37	30.29	115.41	7	36.54	95.97	17
Equity capital + allowance for loan and lease losses	2.95	5.03	27	1.29	4.68	12	3.27	4.97	30	1.30	4.28	15	1.98	5.09	16
Tier 1 capital + allowance for loan and lease losses	3.96	5.96	32	1.85	5.89	9	4.65	6.05	37	1.82	5.65	12	2.64	5.65	25
Loans and leases + other real estate owned	0.63	0.97	33	0.28	0.91	8	0.71	0.97	34	0.29	0.85	11	0.41	0.82	23

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.94	0.31	91	1.51	0.48	95	0.25	0.39	40	0.22	0.38	31	0.12	0.29	26
90+ days past due	0.02	0.13	48	0	0.12	35	0	0.16	35	0	0.16	30	0.03	0.03	70
Nonaccrual	1.01	0.76	73	0.25	0.54	23	1.05	0.76	75	0.26	0.46	31	0.48	0.48	57
Commercial and industrial															
30–89 days past due	0.16	0.22	49	0.99	0.36	89	0.45	0.23	82	0.15	0.31	33	0.07	0.23	40
90+ days past due	0	0.02	15	0.01	0.03	54	0.02	0.03	60	0	0.05	29	0.01	0.02	78
Nonaccrual	0.06	0.69	7	0.08	0.90	10	0.08	0.75	10	0.06	0.83	11	0.10	0.61	22
Individuals															
30–89 days past due	0.15	0.53	19	0.30	0.84	21	0.33	0.83	24	0.39	0.83	27	0.24	0.68	35
90+ days past due	0	0.11	41	0	0.15	19	0	0.14	19	0	0.17	34	0	0.03	68
Nonaccrual	0.10	0.22	44	0.05	0.19	40	0.03	0.28	27	0.03	0.17	34	0.04	0.15	41
Depository institution loans															
30–89 days past due		0.01		0	0.01	46		0		0	0	47	0	0	50
90+ days past due		0		0	0	48		0		0	0	49	0	0	50
Nonaccrual		0		0	0	48		0		0	0	48	0	0	50
Agricultural															
30–89 days past due	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.11	34
90+ days past due	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0.01	44
Nonaccrual	0	0.44	25	0	0.76	25	0	0.49	24	0.19	0.67	56	1.12	0.46	79
Foreign governments															
30–89 days past due		0.03			10.34			0			0.07				
90+ days past due		0			0			0			0				
Nonaccrual		0.04			0.05			0.09			0.03				
Other loans and leases															
30–89 days past due	0.02	0.13	46	0.15	0.26	53	0	0.18	15	0	0.20	14	0.54	0.18	83
90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0	41
Nonaccrual	0	0.15	19	0	0.13	16	0	0.15	19	0	0.13	15	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Memoranda																
1-4 family	30-89 days past due	0.25	0.47	31	0.45	0.73	30	0.34	0.65	27	0.47	0.67	42	0.30	0.52	40
	90+ days past due	0	0.28	41	0.01	0.24	44	0.01	0.33	41	0	0.31	33	0.01	0.04	51
	Nonaccrual	0.52	0.88	32	0.34	0.79	19	0.49	0.89	32	0.37	0.73	28	0.43	0.61	42
Revolving	30-89 days past due	0.53	0.31	78	0.52	0.50	52	0.59	0.48	62	0.62	0.45	66	0.42	0.36	64
	90+ days past due	0.01	0.03	68	0.01	0.03	66	0	0.03	68	0.01	0.05	58	0.02	0.02	80
	Nonaccrual	0.51	1.31	35	0.22	1.07	19	0.37	1.13	29	0.21	1	20	0.27	0.35	50
Closed-end	30-89 days past due	0.14	0.48	19	0.41	0.76	29	0.25	0.65	23	0.40	0.70	31	0.25	0.54	37
	90+ days past due	0	0.31	20	0	0.27	43	0.01	0.38	42	0	0.35	35	0	0.05	51
	Nonaccrual	0.52	0.85	32	0.39	0.77	30	0.54	0.87	37	0.45	0.70	39	0.51	0.64	47
Junior lien	30-89 days past due	0.02	0.01	76	0.01	0.02	35	0.01	0.02	45	0.01	0.02	38	0.03	0.02	75
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	38
	Nonaccrual	0.02	0.05	36	0.02	0.05	34	0.02	0.04	36	0.02	0.04	38	0.02	0.03	44
Commercial real estate	30-89 days past due	1.32	0.22	97	2.06	0.28	99	0.21	0.26	57	0.11	0.18	41	0.05	0.16	32
	90+ days past due	0.03	0.02	77	0	0.01	23	0	0.02	23	0	0.03	19	0.05	0.02	85
	Nonaccrual	1.25	0.62	87	0.19	0.32	42	1.35	0.62	88	0.19	0.23	49	0.53	0.41	68
Construction and development	30-89 days past due	0.10	0.22	52	3.17	0.32	96	0	0.28	26	0.21	0.28	61	0.01	0.17	46
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0.27	0	97
	Nonaccrual	0	0.50	23	0.17	0.24	59	0.03	0.41	30	0.12	0.20	60	1.59	0.18	94
1-4 family	30-89 days past due	0	0.03	30	0.07	0.06	70	0	0.03	28	0.20	0.06	86	0	0.07	32
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0.27	0	99
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.04	37
Other	30-89 days past due	0.10	0.16	66	3.10	0.24	97	0	0.22	31	0.01	0.20	33	0.01	0.06	62
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0	45
	Nonaccrual	0	0.43	24	0.17	0.18	65	0.03	0.35	36	0.12	0.17	65	1.59	0.10	96
Multifamily	30-89 days past due	3.11	0.08	99	1.28	0.10	96	0.25	0.09	81	0	0.08	19	0	0.03	36
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0	46
	Nonaccrual	0.08	0.13	61	0.04	0.06	57	0.07	0.11	57	0.04	0.05	63	0.36	0.04	92
Nonfarm non-residential	30-89 days past due	1	0.20	95	2	0.27	98	0.24	0.23	63	0.11	0.14	47	0.07	0.17	48
	90+ days past due	0.04	0.02	80	0	0.02	27	0	0.02	26	0	0.03	22	0	0.02	34
	Nonaccrual	1.93	0.78	90	0.25	0.37	42	2.03	0.80	92	0.26	0.28	52	0.29	0.52	50
Owner Occupied	30-89 days past due	0.08	0.06	72	0.44	0.11	94	0.17	0.07	84	0.05	0.07	47	0.02	0.08	37
	90+ days past due	0.04	0	92	0	0.01	33	0	0	33	0	0.01	26	0	0	38
	Nonaccrual	0.07	0.32	18	0.10	0.20	35	0.13	0.27	29	0.12	0.16	50	0.17	0.20	55
Other	30-89 days past due	0.92	0.12	96	1.56	0.14	98	0.07	0.14	56	0.06	0.07	57	0.06	0.07	68
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	39
	Nonaccrual	1.85	0.40	94	0.15	0.16	59	1.90	0.44	93	0.14	0.10	67	0.12	0.22	61
Farmland	30-89 days past due	0	0.13	30	0.55	0.32	72	0.19	0.11	76	0	0.23	23	0	0.09	32
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0	46
	Nonaccrual	0.67	1.14	55	0.43	1.10	48	0.51	1.13	51	0.41	0.84	51	0.10	0.49	56
Credit card	30-89 days past due		0.75		7.73	1.31	97		0.95		1.09	1.19	36	3	1.03	88
	90+ days past due		0.56		0	0.83	14		0.63		0	0.78	12	0.21	0.26	77
	Nonaccrual		0.10		0	0.09	35		0.05		0	0.11	35	0	0.07	42

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,014,044	1,007,661	1,012,106	1,061,918	846,221
Retained earnings	806,907	716,518	788,578	696,520	583,336
Accumulated other comprehensive income (AOCI)	35,810	53,656	74,836	27,874	-21,422
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,856,761	1,777,835	1,875,520	1,786,312	1,408,135
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	565,268	568,442	564,982	569,468	463,524
Accumulated other comprehensive income-related adjustments	35,810	53,656	74,836	27,874	-21,421
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,255,683	1,155,737	1,235,702	1,188,970	966,032
Adjustments and deductions for common equity tier 1 capital	10,716	0	0	0	0
Common equity tier 1 capital	1,244,967	1,155,737	1,235,702	1,188,970	966,032
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	46,427	56,419	46,368	66,363	66,141
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	46,427	56,419	46,368	66,363	66,141
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	46,427	56,419	46,368	66,363	66,141
Tier 1 Capital	1,291,394	1,212,156	1,282,070	1,255,333	1,032,173
Tier 2 Capital					
Tier 2 capital instruments and related surplus	65,000	65,000	65,000	65,000	65,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	131,061	99,454	128,481	80,284	80,552
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	196,061	164,454	193,481	145,284	145,552
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	196,061	164,454	193,481	145,284	145,552
Exited advanced approach tier 2 capital					
Total capital	1,487,455	1,376,610	1,475,551	1,400,617	1,177,725
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	14,295,769	12,573,238	13,968,047	12,479,039	9,923,001
Less: Deductions from common equity tier 1 capital	575,984	568,442	564,982	569,468	463,524
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	13,719,785	12,004,796	13,403,065	11,909,571	9,459,477
Total risk-weighted assets	10,383,360	9,978,462	10,276,333	9,799,329	8,060,882
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Common equity tier 1 capital, column A	11.99	12.54	45	11.58	11.59	53	12.02	12.35	50	12.13	12.11	54	11.98	12.37	57
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0	50
Tier 1 capital, column A	12.44	13.31	41	12.15	12.25	55	12.48	13.08	48	12.81	12.78	58	12.80	13.03	58
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	14.33	15.37	37	13.80	14.01	50	14.36	15.23	42	14.29	14.36	61	14.61	14.48	63
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage	9.41	9.15	59	10.10	9.43	71	9.57	9.13	71	10.54	9.76	74	10.91	10.37	67
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41				

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	47	41	145	211	455	14.63	104.35
Other insurance activities income	47	41	145	211	455	14.63	104.35
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	293,766	289,574	292,745	288,206	224,939	1.45	46.48

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			33.33	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.04	0.38	45	0.03	0.40	46	0.03	0.41	41	0.05	0.47	44	0.11	0.46	66
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	0	48
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			50	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0	48
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			72.25	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.68	11	88	22.08	11.59	89	20.72	11.03	91	21.58	11.51	86	20.22	13.70	81
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	0	49

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	1,115	1,272	1,264	1,283	1,547
Real estate loans	1,115	1,272	1,264	1,283	1,547
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,115	1,272	1,264	1,283	2,547
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	0	48
Cost: Interest-bearing deposits		0.13			0.79			0.42			1.19			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03				
Commercial and industrial loans		1.94			0.37			0.64			0.29			3.83	
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	-12.34	-6.17	38	-17.24	12.26	14	-1.48	-2.40	60	-17.07	22.48	15	-3.97	-27.26	71
Total selected assets	-12.34	-2.56	37	-49.86	7.32	7	-1.48	2.04	47	-49.63	12.40	8	-2.45	5.03	53
Deposits		2.95			13.75			3.46			10.36			-2.42	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0	0		

BHC Name _____

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name _____

City/State _____

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	35,010	32	69,066	125,165	100,144	109306.25	365.99	
Dividends	35,000	0	69,000	125,000	100,000		366.67	
Interest	1	12	15	68	54	-91.67	-50.00	
Management and service fees	0	0	0	0	0			
Other income	9	20	51	97	90	-55.00	-18.18	
Income from nonbank subsidiaries	1,825	1,100	1,100	775	954	65.91	91150.00	
Dividends	1,825	1,100	1,100	775	954	65.91		
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0		-100.00	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	36,835	1,132	70,166	125,940	101,098	3153.98	390.15	
Securities gains (losses)	0	0	0	0	0			
Other operating income	-182	29	-128	7	428			
Total operating income	36,653	1,161	70,038	125,947	101,526	3057.02	383.36	
Operating Expenses								
Personnel expenses	822	753	3,426	3,540	3,729	9.16	0.61	
Interest expense	1,181	1,181	4,725	4,725	4,725	0.00	-1.09	
Other expenses	1,191	1,340	5,012	8,165	5,560	-11.12	3.30	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	3,194	3,274	13,163	16,430	14,014	-2.44	0.95	
Income (loss) before taxes	33,459	-2,113	56,875	109,517	87,512		657.16	
Applicable income taxes (credit)	-877	-647	-2,260	-3,575	-3,298			
Extraordinary items								
Income before undistributed income of subsidiaries	34,336	-1,466	59,135	113,092	90,810		523.38	
Equity in undistributed income of subsidiaries	15,133	35,729	89,465	51,368	68,329	-57.65	24.19	
Bank subsidiaries	16,620	36,343	88,973	50,159	68,050	-54.27	39.00	
Nonbank subsidiaries	-1,487	-614	492	1,209	279			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	49,469	34,263	148,600	164,460	159,139	44.38	179.60	
Memoranda								
Bank net income	51,620	36,343	157,973	175,159	168,050	42.04	165.30	
Nonbank net income	338	486	1,592	1,984	1,233	-30.45	48.25	
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,836,502	94.89	1,850,513	96.45	1,926,269	96.10	1,787,006	1,456,220	-0.76	94.28
Common and preferred stock	1,836,502	94.89	1,850,513	96.45	1,926,269	96.10	1,787,006	1,456,220	-0.76	94.28
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	5,079	0.26	5,828	0.30	6,597	0.33	6,391	5,144	-12.85	5.07
Common and preferred stock	5,079	0.26	5,828	0.30	6,597	0.33	6,391	5,144	-12.85	5.07
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	78,587	4.06	46,162	2.41	56,833	2.84	124,708	84,420	70.24	93.90
Cash and due from unrelated depository institution	3,015	0.16	3,015	0.16	3,015	0.15	3,015	3,015	0.00	0.00
Premises, furnishings, fixtures and equipment	3,206	0.17	3,757	0.20	3,356	0.17	3,860	1,158	-14.67	125.93
Intangible assets	448	0.02	448	0.02	448	0.02	448	448	0.00	0.00
Other assets	8,463	0.44	8,925	0.47	7,899	0.39	11,612	3,728	-5.18	20.42
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,935,300	100.00	1,918,648	100.00	2,004,417	100.00	1,937,040	1,554,133	0.87	93.04
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	5,000	0.26	5,000	0.26	5,000	0.25	5,000	5,000	0.00	0.00
Subordinated notes and debentures	65,000	3.36	65,000	3.39	65,000	3.24	65,000	65,000	0.00	0.00
Other liabilities	10,931	0.56	11,786	0.61	10,318	0.51	11,726	7,202	-7.25	37.38
Balance due to subsidiaries and related institutions	48,513	2.51	58,902	3.07	48,454	2.42	68,877	68,671	-17.64	-15.39
Total liabilities	129,444	6.69	140,688	7.33	128,772	6.42	150,603	145,873	-7.99	-4.32
Equity Capital	1,805,856	93.31	1,777,960	92.67	1,875,645	93.58	1,786,437	1,408,260	1.57	108.22
Perpetual preferred stock (income surplus)	125	0.01	125	0.01	125	0.01	125	125	0.00	0.00
Common stock	6,744	0.35	6,719	0.35	6,740	0.34	6,921	6,169	0.37	32.39
Common surplus	1,007,310	52.05	1,000,942	52.17	1,006,346	50.21	1,056,677	841,954	0.64	99.28
Retained earnings	755,877	39.06	716,518	37.34	788,578	39.34	696,520	583,336	5.49	112.73
Accumulated other comprehensive income	35,810	1.85	53,656	2.80	74,836	3.73	27,874	-21,422	-33.26	1633.30
Other equity capital components	-10	0	0	0	-980	-0.05	-1,680	-1,902		
Total liabilities and equity capital	1,935,300	100.00	1,918,648	100.00	2,004,417	100.00	1,937,040	1,554,133	0.87	93.04
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	48,439	2.50	58,741	3.06	48,380	2.41	68,685	68,463	-17.54	-15.39
Notes payable to subsidiaries that issued TPS	46,427	2.40	56,419	2.94	46,368	2.31	66,363	66,141	-17.71	-15.95
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	10.75	12.54	41	7.55	3.93	73	8.14	7.29	59	10.48	9.68	64	11.84	11.03	65
Bank net income / Average equity investment in banks	10.97	12.55	41	7.99	4.73	72	8.44	7.45	60	10.94	10.51	60	11.76	11.56	59
Nonbank net income / Average equity investment in nonbanks	23.16	12.53	75	31.82	5.73	89	25.86	9.75	83	36.17	7.89	94	23.48	10.83	79
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			9.40	
Bank net income / Parent net income	104.35	95.97	76	106.07	95.67	47	106.31	88.16	67	106.51	82.22	73	105.60	104.73	60
Nonbank net income / Parent net income	0.68	2.83	50	1.42	5.47	65	1.07	3.59	53	1.21	5.93	58	0.77	0.99	69
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			90.39	
Leverage															
Total liabilities / Equity capital	7.17	17.74	28	7.91	19.50	33	6.87	20.06	24	8.43	20.43	34	10.36	9.50	56
Total debt / Equity capital	3.88	11.90	32	3.94	13.54	37	3.73	14.41	27	3.92	14.31	35	4.97	3.94	65
Total debt + notes payable to subs that issued TPS / Equity capital	6.45	14.30	29	7.11	15.86	35	6.20	16.67	25	7.63	16.36	38	9.67	7.93	58
Total debt + Loans guaranteed for affiliate / Equity capital	3.88	12.02	32	3.94	13.93	37	3.73	14.68	27	3.92	14.56	35	4.97	3.98	64
Total debt / Equity capital – excess over fair value	3.88	12	32	3.94	13.68	37	3.73	14.52	27	3.92	14.51	35	4.97	3.94	65
Long-term debt / Equity capital	3.88	11.33	32	3.94	12.46	37	3.73	13.56	27	3.92	13.04	36	4.97	3.76	67
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0	46
Long-term debt / Consolidated long-term debt	16.36	35.48	35	14.63	27.67	39	15.46	34.67	32	15.61	28.44	39	20.61	15.49	64
Double Leverage															
Equity investment in subs / Equity capital	101.98	102.85	49	104.41	103.91	54	103.05	102.81	52	100.39	103.22	38	103.77	104.10	51
Total investment in subs / Equity capital	101.98	108.21	38	104.41	111.18	41	103.05	110.16	37	100.39	111.07	26	103.77	104.38	50
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.18	0.22	51	0.57	1.22	50	0.39	0.47	53	0.04	0.36	38	0.33	0.36	49
Equity investment in subs – equity cap / Net income-div (X)	0.25	0.74	26	0.98	2.81	27	0.62	1.82	23	0.06	1.22	9	0.45	1.18	22
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	218.93	111.20	87	12.47	154.20	8	105.95	136.59	37	193.30	177.68	61	190.70	113.37	83
Cash from ops + noncash items + op expense / Op expense + dividend	223.55	98.58	87	27.65	176.81	10	112.05	147.24	38	188.48	190.27	55	196	123.74	83
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	227.87	85.35	88	-183.84	90.08	5	26.32	134.08	6	161.50	116.34	83	202.83	108.88	88
Pretax operating income + interest expense / Interest expense	2,933.11	1,142.88	85	-78.92	2,355.68	5	1,303.70	2,016.32	60	2,417.82	1,968.54	76	1,952.11	1,631.73	75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,119.25	1,357.31	78	-8.69	1,688.78	9	939.24	1,539.23	55	1,418.05	1,632.83	57	1,162.94	1,015.91	68
Dividends + interest from subsidiaries / Interest expense + dividends	240.52	117.86	85	7.20	186.57	10	114.44	150.43	39	224.72	210.80	63	217.76	140.89	81
Fees + other income from subsidiaries / Salary + other expenses	0.45	13.36	65	0.96	14.22	65	0.60	13.95	62	0.83	16.52	60	0.97	3.76	79
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.18	3.97	14	-0.17	2.60	20	-0.10	3.85	17	-0.16	2.64	22	-0.23	1.59	13
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0	
Nonaccrual		1.22			1.57			1.03			0.54			0.70	
Total		1.27			1.72			1.13			0.58			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.40	1.80	70	0.54	3.20	66	0.43	2.66	67	0.65	5.62	65	0.81	0.14	88
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0	49

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	41.15	74.87	29		61.08		95.62	81.10	68	45.34	57.84	46	45.88	87.25	27
Dividends declared / Net income	28.56	23.13	56	41.63	81.32	28	38.05	42.29	44	31.18	33.08	48	26.18	24.10	49
Net income – dividends / Average equity.....	7.68	9.52	38	4.40	0.55	80	5.04	4.14	61	7.22	6.46	60	8.74	8.12	63
Percent of Dividends Paid															
Dividends from bank subsidiaries	247.70	101.14	85	0	182.33	14	122.03	132.17	51	243.78	178.13	70	240.04	131.90	81
Dividends from nonbank subsidiaries	12.92	3.28	86	7.71	2.35	89	1.95	3.41	70	1.51	7.53	61	2.29	2.83	77
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries	260.62	128.99	83	7.71	229.19	17	123.98	174.85	36	245.29	260.40	59	242.33	144.51	81
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	67.80	30.63	82	0	123.04	10	43.68	60.28	35	71.36	66.55	56	59.51	33.37	79
Interest income from bank subsidiaries.....	0	0.12	50	0.03	0.70	55	0.01	0.36	50	0.04	0.54	52	0.03	0.11	65
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	0.32	43
Other income from bank subsidiaries.....	0.02	0	93	0.06	0	93	0.03	0	92	0.06	0	93	0.05	0.01	91
Operating income from bank subsidiaries	67.82	33.49	81	0.09	148.03	9	43.72	62.88	33	71.46	69.36	50	59.59	35.67	77
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	539.94	47.24	96	226.34	39.62	90	69.10	56.39	59	39.06	82.95	44	77.37	80.47	47
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.06	46
Operating income from nonbank subsidiaries	539.94	69.48	95	226.34	76.32	84	69.10	79.84	50	39.06	150.41	25	77.37	96.62	44
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			43.51	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			0	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.15	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	95.49	58.57	58	0	62.43	15	98.52	69.76	70	99.25	67.32	77	98.50	72.95	64
Interest income from bank subsidiaries.....	0	0.72	46	1.03	2.52	72	0.02	0.63	48	0.05	0.80	50	0.05	0.55	63
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	0.59	43
Other income from bank subsidiaries.....	0.02	0.02	91	1.72	0.07	93	0.07	0.04	91	0.08	0.03	90	0.09	0.01	91
Operating income from bank subsidiaries	95.52	71.70	46	2.76	76.26	11	98.61	82.20	57	99.38	78.80	70	98.64	89.39	50
Dividends from nonbank subsidiaries	4.98	5.32	79	94.75	2.51	96	1.57	1.95	69	0.62	2.65	58	0.94	2.65	73
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	0	46
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0	47
Operating income from nonbank subsidiaries	4.98	10.59	68	94.75	9.13	92	1.57	4.70	58	0.62	7.29	45	0.94	3.33	69
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	0	48
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	0	47
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			854.19	
Loans and advances from subsidiaries / Total debt	69.20	29.59	79	83.92	30.31	82	69.11	27.08	82	98.12	28.33	86	97.80	81.26	73